



Barclays Bank PLC
PO Box 8575
Leicester
LE18 9AW

Tel: 0800 022 4022

003062 006123 BBON090A 68341 L01546 378591011

MR PAUL LISEWSKI
40D GLEDSTANES ROAD
LONDON
W14 9HU

Dear MR LISEWSKI,

Re: Mortgage Current Account, sort code: 208121, account number: 60074195

Please find enclosed a notice which sets out some important changes to your Mortgage Current Account terms and conditions. You do not need to take any action as a result of this notice as it is for information purposes only.

Yours sincerely,

A handwritten signature in black ink, appearing to read "A. ROSE".

Andrea Rose
Operations Director

Barclays Bank PLC**Changes to Your Mortgage Current Account**

Earlier this year we wrote to you to explain the changes we were making to the Retail Customer Agreement to comply with new regulations relating to payment services. These are the Payment Services Regulations 2009 (the "regulations"). We also explained that we were making the same changes to additional conditions where relevant. As the Mortgage Current Account Reserve falls within the regulations, we are advising you of the changes we have made to these terms and conditions to reflect changes that have been in place since 1 November 2009 to comply with the regulations.

We are also changing the way in which we calculate the Woolwich Standard Variable Rate ("Woolwich SVR"), in order to make this clearer and give you more certainty about when this rate will go up and down. This change will come into effect on the 28th February 2010. For more information on this change please see section 2 below.

A full copy of the revised terms and conditions, including these changes, will be available from the 28th February 2010. You can obtain a full copy by either calling into a Branch or online at Barclays.co.uk. It is important that you obtain a new copy of your terms and conditions and read it.

1. Changes to comply with the Payment Services Regulations**1.1 Why do the Regulations affect my Mortgage Current Account Reserve?**

The regulations apply to any account on which payments can be made, whether the account is in credit or, in the case of the Mortgage Current Account, overdrawn. We have already sent you details about the changes we have made to the Retail Customer Agreement, which apply to all transactions on your account. If you have not yet asked us for a copy of your new Retail Customer Agreement, you should do so as soon as possible. This leaflet sets out some further changes we have to make to your Mortgage Current Account Reserve terms and conditions to bring them in line with the regulations as well.

2. The Woolwich Standard Variable Rate

Our Woolwich SVR will no longer be a managed rate (a rate that we set and can vary at any time) but will instead track Bank of England Base Rate. This means that you will always know how much your interest rate will change by when Bank of England Base Rate changes, and when this will happen. The Woolwich SVR will be calculated on Bank of England Base Rate plus 4.49%. This does not change the current Woolwich SVR rate, which remains at 4.99%. We will always change the Woolwich SVR rate at the month-end following a change in Bank of England Base Rate. Whenever the rate changes, we will make the new rate available on our website, in branches and through online and telephone banking within 3 Business Days of the change.

3. Giving Instructions and mistaken payments**3.1 When can you refuse my instruction?**

For certain transactions, we may give you a personalised device (such as a card) or a personalised set of procedures (such as a password) which you can use to give us instructions (the regulations call this a "payment instrument"). We can put a stop on your payment instrument if we reasonably believe it necessary to protect its security, because we suspect that it may be being used fraudulently or without authorisation, or because we believe there is a significantly increased risk that you will be unable to repay your loans.

4. Information

4.1 Is the information I get changing?

The regulations will ensure that all banks provide the same minimum level of information about payments. We already give you most of this information but you may see some minor changes to the information we give you.

4.2 How will I get the information?

We will make information about individual payments paid into and out of your account available at all times (apart from occasional maintenance downtimes) through telephone or online banking. If you ask us for information by telephone banking, we can also give you the details we provide in writing by post on request. The information will include details of any charges made, or exchange rates used, in relation to the transaction and any interest payable. Information will still also be provided in your statement.

5. Changes to the Mortgage Current Account Reserve limit

5.1 When can you reduce my limit?

We can still reduce your limit for the same reasons as before, but we will always give you two months notice before we do so.

5.2 When can you suspend access to my MCA Reserve?

We can temporarily prevent you from accessing your Mortgage Current Account Reserve where certain conditions are met. These conditions are already set out in your terms and conditions and mainly relate to your ability to repay the loan, suspected fraud or unauthorised use or significant breach of the terms of the agreement by you.

5.3 When can you demand immediate repayment?

Because an overdraft is an on-demand facility, we can demand repayment in full or part at any time. We will normally give you notice, however, unless we have a valid reason not to.

6. Varying and Ending the Agreement

6.1 How can you vary the agreement?

The regulations will extend the amount of time you have to consider changes we make to the terms of the agreement and decide if you would prefer to end the agreement or switch to another account or service before a change comes into effect. You will now get at least two months' personal notice of all changes (except changes to interest rates that track a reference rate). You will be treated as accepting any change we make unless you tell us (before it is due to come into effect) that you want to terminate your agreement with us and not accept the change (and provided you repay any outstanding balance). We will not make any charge for termination of your Mortgage Current Account Reserve if you terminate your agreement in this case.

6.2 How can the agreement be ended?

The regulations require us to give two months' notice if we want to end the agreement. We can still end the agreement immediately where you have done something wrong (the reasons are the same as are currently set out in your agreement). There is no change to your right to end the Mortgage Current Account Reserve at any time.